

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | | |
|--------------------|---|-----------|--------------|
| In re: | : | Case No.: | 24-20002-GLT |
| | : | Chapter: | 13 |
| Denika S. Jennings | : | | |
| | : | | |
| | : | Date: | 2/12/2025 |
| Debtor(s). | : | Time: | 11:00 |

PROCEEDING MEMO

MATTER: #66 - Motion to Reconsider Order granting Relief from the
Automatic Stay Filed by Debtor Denika S. Jennings
[Response due 1/10/25]
#71 - Response filed by Bank of NY Mellon

APPEARANCES:

| | |
|----------|----------------------|
| Debtor: | Russell A. Burdelski |
| Trustee: | James Warmbrodt |
| BNY: | Brent Lemon |

[11:00]

NOTES:

Burdelski: The Debtor has made full TSF payments in January of \$2,295. She has also made a partial payment of \$805 towards the February amount. She has fallen behind due to her sons that were taking advantage of her. She has made changes to her situation: the sons now contribute \$600 a month to help with the plan payments and her charter runs [bus driver] provide \$300-\$400 a month paid at the end of the month. I have been trying to get her back on track, but she's failing to understand how the process works. At the end of the month, her payment will be made in full. This case can be successful.

Lemon: As it stands, we are not seeing a lot of payments currently and the trustee's website shows arrears of about \$6,000. I also recognize that an effort is being made here. In terms of state court actions or remedies to pursue relief, there is foreclosure sale to take place on April 7, 2025. Documents regarding the sale were sent to the Debtor.

OUTCOME:

1. The *Motion for Reconsideration of the Order Regarding the Motion for Relief From the Automatic Stay* [Dkt. No. 66] is **CONTINUED** to February 28, 2025 at 11 am. Provided that the chapter 13 trustee's website confirms receipt of a full plan payment for January and a substantial payment for February 2025, the parties shall meet and confer to provide the Court with a proposed order under certification of counsel that grants reconsideration but includes a drop-dead provision restoring stay relief and/or dismissing the case upon the filing of an affidavit of default (supplemented by the trustee's records) in the event of a plan default occurring after February 1, 2025. The proposed order shall be filed no later than February 26, 2025. [Text order]

DATED: 2/12/2025